

SPLENDID ADDRESS OF GOV. SWANSON

(Continued from Eighth Page.)

the wise provisions of the new Constitution, new and just sources of revenue have been created and we now have a substantial surplus of revenue which can be utilized in the betterment of this State in all directions. On the 30th of September of last year, after deducting all charges and appropriations already made, we had a surplus in our treasury of \$286,613.39. The Auditor General has since then reported that this surplus has increased to \$379,491.50, giving us an annual surplus of \$92,878.11, which can be appropriated for new purposes.

This annual surplus next year will be further increased to the extent of about \$54,000.12, when the taxes are collected on the new assessment of real estate. Thus the treasury will have, under existing expenditures, an annual surplus of \$665,558.65, and the present accumulated surplus of \$286,613.39. The financial affairs of the State are most favorably situated. But because the resources of our treasury are abundant, it is not time for reckless expenditure, wasteful extravagance or doubtful appropriations. Nations, like individuals, in the time of prosperity and abundance, must exercise caution and prudence, or else they will undertake ventures which bring bankruptcy and disaster. I would feel deviant in my duty, false to my high trust, if I should fail to impress upon the present General Assembly the necessity for strict economy and the utmost care in the expenditure of public money. But neither paring pennies nor the dire forebodings of the timid should restrain us from using this surplus to inaugurate a progressive policy of improvement and betterment. A portion of this annual surplus should be used to reduce our bonded indebtedness. A wise debtor, when he finds himself possessed of a surplus over current expenses, prepares for an extinguishment of a portion of his outstanding obligations. The act of February, 1892, under which our State debt was finally settled, provides that in 1910, and each year thereafter until 1920, there shall be set apart from the revenues collected from the property of the State, an amount equal to one-half of one per cent. upon the outstanding bonds issued under this act and the act of 1882, known as the Riddleberger Act, which amount shall be applied by the Commissioners of the Sinking Fund to the purchase or redemption of bonds issued under the two acts aforesaid.

After 1920, the amount thus set apart shall be one per cent. upon those outstanding bonds. These requirements, if complied with, will extinguish the entire debt at maturity in 1922. I believe it would be wise for us to anticipate these provisions and not wait until 1910, and appropriate to our sinking fund now, each year hereafter, the amount thus specified to be used for the extinguishment of our public debt. The amount required for this purpose would be \$115,357.26. But we have already appropriated to the sinking fund the amount of dividends received by us from our holdings in the Richmond, Fredericksburg & Potomac Railroad, which last year amounted to \$12,111.62. The indications are that those dividends will increase instead of decreasing. Subtracting this amount from the requirements, as previously stated, it leaves \$73,245.64, which is all the annual additional appropriation necessary until 1920, for us to commence at once the retirement of our indebtedness as provided in the act of settlement. I strongly urge this. Prudence demands that when we are amply able we should make payments upon and commence the reduction of our bonded indebtedness. It is far preferable that this should be done on a permanent and systematic plan in accordance with our contract than in an uncertain and sporadic way. Nothing would tend more to increase the credit of our State, and to produce more exultation and pride among our people, than for it to be known that we were anticipating by many years the provisions made for the extinguishment of our public debt.

Our revenues are amply sufficient to do this without impairing our ability to take care of properly the many great interests and needs of the State. But I would not recommend any larger appropriation for this purpose. Our increasing revenue each year, derived from the enhanced value of our property and our great prosperity, will make it easier for us each year to pay this indebtedness. After making this wise and prudent provision for the annual reduction of our bonded indebtedness, the residue of our surplus should be used for the progress, improvement and betterment of the State.

First Great Need.

The first great need of this State, the one requiring our most serious thoughts and earnest efforts is the improvement of our primary schools. Virginia needs a more thorough, progressive and efficient system of public schools in the country districts. Our rural sections require better school houses, better paid, and in many cases, more efficient teachers, and longer terms. No marked or permanent improvement can come to these schools until the money is provided to acquire these needs. Virginia cannot afford to let these schools languish, dependent upon the bounty of the State. The largest part of our population. No people can achieve much in

Now Is the Time To Buy that Piano

Have you a REAL reason for delaying from day to day the buying of that long-promised Piano? Have you been skeptical of getting a good instrument? Has the price seemed too high or the terms unfavorable?

If these and other reasons have stood between you and the coveted instrument, then we can easily remove them for you.

We sell a line of Musical Instruments that are famous in every county and State for being the best. We have priced them so low that each one is a great bargain. The easy terms offered are a revelation.

But, in addition to having our matchless line of instruments to select from at little prices and good terms, there is another most logical reason why you should buy from us NOW—Pianos will soon be considerably higher in price.

You should also see our Organs and the Pianolas and Victor Talking Machines—"Everything musical."

Come or write us, for we are glad to show everything, and we promptly fill mail orders.

Walter D. Moses & Co.

103 E. Broad Street

Oldest Music House in Virginia



HON. CLAUDE A. SWANSON.

new Governor of Virginia, who was inaugurated yesterday.

any of the pursuits of life who are not blessed with the benefits and advantages of good education. There should also be in the country more high schools, where as thorough and splendid an education can be obtained as in the cities. No expenditure of public money can bring greater benefits than that bestowed upon our primary schools.

Our Constitution wisely sets apart and dedicates a certain portion of our revenues to public education. In recent years the General Assembly has been generous in providing for the improvement of our schools. Our revenues are now sufficient to justify us in increasing this special appropriation to the primary schools from \$200,000.00 to \$250,000.00, a portion of which should be used in providing high schools for the rural communities. I believe if this is done we will see at once a marked and permanent improvement. During the recent primaries and election we all pledged ourselves for better schools and high schools in the rural sections of our State. I, for one, am prepared to approve substantial appropriations for the fulfillment of this promise. No act of this General Assembly would be more deserving of commendation, more promotive of public good, than the one extending generous aid to our primary schools and infusing into them new life and vigor. Methods should also be provided for giving better school houses in the country districts. It cannot be expected that suitable buildings can be

constructed and paid for in toto by the local authorities, out of the annual taxes. The credit of many of the school districts is so poor, the rate of interest charged so exorbitant, that they are powerless to borrow money in order to erect good school houses. I would suggest to the General Assembly the consideration of some plan to increase the credit of the school districts and thus enable them to procure, at reasonable rates of interest, funds to erect suitable school buildings, to be gradually paid out of their local school taxes. This would save the excessive rents now paid in many cases. Comfortable and attractive school houses would greatly increase the attendance of scholars. Another matter connected with a complete system of education is the provision of travelling and school libraries. The former of these furnishes opportunity for reading and study to the great public, many of whom are unable to purchase or procure books. The latter provides books for the public schools, thus enabling the pupils to have a well selected course of reading. By a frequent change of libraries all can have a variety and the expense incurred in the purchase of books is small. The appropriation required to create an efficient system of travelling and school libraries is small in comparison to the great benefits that will be derived. The present efficient State Librarian has already established without cost to the State many travelling libraries, which

have proven great success and the demand for which are so great that they are now unable to meet them. There is not a progressive State in the Union that does not make generous appropriations for travelling and school libraries. We extend a cordial invitation to this commendable work. This will largely contribute in making more successful and efficient our primary schools.

Library Potential Force.

The State Library has become a potential force in educational and literary work and deserves liberal appropriations. Its recent publication of the Journal of the House of Burgesses is universally conceded to be the most attractive and important historical work of the year. The present funds appropriated for its maintenance are both precarious and insufficient. An appropriation should be made to enlarge the room facilities, to increase the number of the employees, and to make an annual purchase of books. The plans and purposes are for this library to be distinctly a State institution, dispensing its benefits to the people of the whole State, and giving the residents outside of Richmond the same library facilities and privileges as are possessed by those who reside within its confines. Properly sustained, the State Library can perform great and valuable service.

Another educational need is increased facilities to colleges engaged in normal work so that the schools may be provided with more teachers, who are efficient and capable, and purpose to make teaching their life profession. These institutions are indispensable to our educational system, and should be substantially sustained and continually improved. Our State institutions engaged in industrial education are performing a splendid work, dispensing measureless benefits to the great masses of the people and splendidly equipping their students for practical and successful prosecution of the varied industries of modern civilization. The great attendance at these institutions establish that they are furnishing an efficient and practical education in accordance with the needs and spirit of the age. They deserve and have richly earned liberal aid.

Our State University and colleges engaged in higher education are justly our pride, forming the heart of our educational system, and should be generously supported in their large fields of usefulness.

We must also recognize that some of our asylums and other State institutions are in need of appropriations for the improvement and erection of buildings to furnish additional accommodations and for the purpose of sanitation and more efficient and economical administration.

Another matter for our consideration, and one indispensable to our material welfare and progress is improvement of the public roads and highways. The best interest of both city and country demands this. Good public roads would greatly enhance the value of farm lands and products, and make country life more desirable and delightful. They would also greatly increase the commerce and business of the towns and cities. The extension of rural delivery in the country further increases the necessity for good roads. The highest taxes paid by us, exceeding those imposed either by the Federal or State government, are the mud taxes extorted when we travel on wretched country roads during the winter months. These taxes should be abolished. But public roads cannot be constructed or improved by pleasing platitudes or eloquent declamations. Large expenditure of money and labor is required. To a thoughtful person it is evident that the largest part of this must be furnished by the counties and local communities affected.

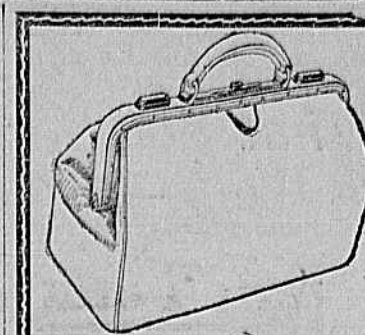
The aid extended by the State can only be supplementary to the work and efforts of the local authorities. As far as the revenues and the financial condition of the State will permit, she should willingly and generously aid in the betterment of the public roads and highways. But to appropriate large sums of money on hastily considered and experimental plans, with no experienced department to guide the credit of the State, and the waste and extravagance of this kind, is wasteful, productive of very little good, and retard, more than advance, the movement for the improvement of roads. The State should first create a Department of Roads, equip it with scientific men experienced in road construction, and let this department subsequently submit a practical and comprehensive plan. The State should then extend its aid with the assurance that its money would be intelligently spent, and accomplish good results. A department thus constituted could constantly be utilized by the counties; could furnish information how to construct roads scientifically and successfully; could supervise their construction when requested; could arouse an interest in good roads throughout the State, and could have the authority to undertake plans of permanent improvement. The money annually expended upon roads in this State, if scientifically used, would give us fairly good roads. This department could furnish the knowledge and experience, make suggestions, and thus save much of the present waste.

Work Convicts Upon Roads.

At once, as far as existing contracts will permit, the convicts in our penitentiary should be utilized upon our public roads. Many can profitably be employed by the counties in working directly upon the roads. Others, it seems to me, could be used with great advantage in crushing and preparing rock in quarries located in the different sections, owned and operated either by the State or counties. When the quarries are located on the railroads, I am sure the material from them could be distributed where desired very cheaply. If the State operated the quarries the material could be furnished the counties either free or at cost, as the finances of the State required. The greatest expense and difficulties incident to the permanent improvement of our roads are the procurement of crushed rock and material of that kind. I believe the operation of quarries, as indicated, would furnish this rock cheaply and abundantly. Besides, in them the convicts could be easily guarded, controlled and successfully worked. The plan possesses advantages worthy of consideration and trial. In the present season of the year, the convicts will be noted by the inauguration of some system for the betterment of our public roads. All reasonable and practical legislation tending to accomplish this purpose will have my cordial approval.

The work of our Agricultural Department has been admirable, and its achievements have fully sustained the most extravagant expectations of the whole civilized world. Splendid results accomplished through it are seen in all directions. Benefiting as it does the great agricultural interest of the State, it deserves generous and liberal consideration. This department has properly been entrusted with the enforcement of pure food laws. These laws should be vigorously enforced, and the legislation published. This would protect the people of Virginia from deleterious medicines and foods, and from spurious and fraudulent articles of merchandise. Those States that have deficient pure food laws, or feeble enforcement of them, are made the dumping ground for inferior and undesirable goods. The appropriation made for this purpose has been quite small, and should be increased so as to give a more extensive inspection and a more efficient enforcement.

Virginia is to be congratulated for creating a Bureau of Labor and Indus-



Special Clearance Sale

AT
ROUNTREE'S BIG TRUNK STORE,
703 East Broad Street.

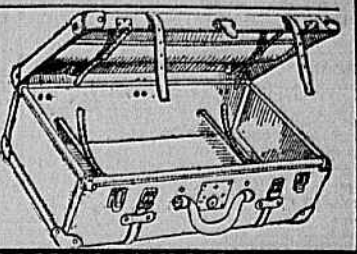
Our present large stock must be sold to make room for our new 1906 patterns.

PRICES FAR LESS THAN ACTUAL VALUE

Limited Number
Ladies' Hand Bags.
Ladies' Vanity Bags
Half Marked Prices

SPECIAL
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Dress Suit Cases,
24-inch
\$4.50

Travelling
Bags
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Statistics. This bureau has been conservatively conducted, given much encouragement, and rendered much assistance to the wage-earners. Its annual report, containing valuable and extensive statistics regarding the various interests of Virginia, is the splendid information furnished therein to the laborer, alone is worth the small sum appropriated for its support. The work and usefulness of this bureau can be further beneficially extended.

Under reasonable restrictions, clearly defined by law, power should be given the Labor Commission to inspect factories in order to procure proper information, and to set that the labor laws enacted by the State are obeyed. The appropriation to this bureau should be increased in order to enable it to do more extensive and efficient work.

The laborers employed in our mines, factories and railroads constitute a large part of our population, and the prosperity of the State is largely dependent upon their welfare and progress. All just legislation promotive of their well being and improvement should be enacted and the State should generously support the bureau specifically concerned with their interest.

The claims of the Confederate soldiers and their widows are also deserving of our consideration. Each year these surviving heroes become fewer and their necessities greater. Their years of brave service and patriotic sacrifices in behalf of this Commonwealth entitle them to our undying gratitude and generous support. A flag disgraces the very sunshine in which it flaunts if it fails to take care of its gallant and valiant defenders. Our increased revenues should make us extend to our Confederate soldiers and their widows most liberal and generous aid. The measure proposed to collect Confederate records and to collate and preserve the materials of our war history, commands my sincere respect and sympathy. The Federal government is worthy of our aid in obtaining and publishing the rolls of the army and the rolls in the Civil War, Confederate as well as Union; and we would be derelict indeed if we did not co-operate earnestly in this noble and patriotic work. No State of ancient or modern times has a military history more worthy than Virginia.

All of these purposes mentioned, and others deserving aid, can be provided for if we will wisely distribute our present and mutual surplus to the various subjects of public need and interest.

Jamestown Exposition.

We should not fail to remember that next year we hold an Exposition to commemorate the settlement at Jamestown, which event marked the commencement of this noble Commonwealth and its glorious Union. There was the joint cradle of this state and nation. From that small beginning grew Virginia, whose superb career has added new majesty and glory to the annals of our country. This mighty western republic, whose prodigious shadow as it projects itself in the future startles the imagination and all modern challenges the possibilities of human destiny. Next year Virginia will stand as an emblem of the past, of three hundred years of endeavor, and she can proudly survey the pathway that she has travelled. In her sojourn she has met perils which she bravely overcame, encountered misfortunes of which she was marvellously and proudly bold in silence and finally conquered. She has seen many wars and fierce conflicts involving her rights, to which, with reckless profusion, she sent her noblest sons, whose courage and valor, superb in the face of adversity, have never melted her brow with an unflinching fear.

In every part of national life and endeavor she has furnished illustrious sons, the splendors of whose fame are immortal. In the plenitude of her prosperity and power she generously gave to this Union, when it was weak and poor, a large measure of aid in its vastness and richness. In the hours of her sorrow and distress, when the Union ruthlessly tore from her one-third her territory, with proud disdain, but not despair, she submitted and commenced at once to make better and richer her lessened domain. She views with maternal pride and joy the bright career of her adopted daughters, the stateswomen, and feels that their glories add to hers a deeper majesty. As she glances down this pathway she measures with patriotic pleasure the great service she has rendered, and the great sacrifices she has made to this Union, and she rejoices at her vast contributions to natural grandeur and greatness. After she views with retrospective pride this magnificent past, let Virginia press forward and face the future, which beckons her on to a still higher and greater destiny. Let us exert all our efforts to make this occasion a great historical episode, a jubilee of patriotism blending our past achievements and future possibilities. May the inspiring memories that this celebration will engender once more make our hearts pulsate with the fervid patriotism that animated our fathers and made them feel that public honor was private honor, public disgrace private disgrace, public calamity private calamity, public success private success. As we imbibed the teachings of our illustrious statesmen, may it induce us in this material and commercial age and hour, the riches which await us from the past, the inspiration which springs from the present, the possibilities which crown the future, should arouse in all Virginians lofty aspirations

NEW YORK LIFE INSURANCE COMPANY.

ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31ST DAY OF DECEMBER, 1905. OF THE ACTUAL CONDITION OF THE NEW YORK LIFE INSURANCE COMPANY, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, AND TO THE AUDITOR OF PUBLIC ACCOUNTS FOR THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.

Name of the company in full—THE NEW YORK LIFE INSURANCE COMPANY. Location of home or principal office of said company—36 BROADWAY, NEW YORK CITY.

Character of the business transacted by the company—LIFE INSURANCE (PURELY MUTUAL COMPANY). President—ALEXANDER E. ORR. Secretary—JOHN CHAPMAN MCCALL. SEYMOUR M. BALLARD. Organized and incorporated, 1841; commenced business, 1846. Name of the Agent and Attorney in Virginia—COLEMAN WORTHAM; residence, RICHMOND, VA.

No.	Amount.
Number of policies and the amount of paid for insurance effected thereby in force at end of previous year.....	934,712 \$1,928,009,208.00
Number of policies issued and paid for during the year and the amount of insurance, including revived policies and additions by dividends effected thereby.....	190,471 \$14,900,827.00
Total.....	1,065,144 \$2,343,609,977.00
Number of policies and amount of insurance which have ceased to be in force during the year.....	83,876 \$11,617,001.00
Total.....	1,001,268 \$2,061,637,886.00

RECEIPTS.	
Amount of premiums received.....	\$82,802,737.15
Amount of annuity considerations received.....	1,311,497.45
Amount of interest received.....	16,173,807.32
Amount of rents received.....	961,603.01
Amount of other income received.....	8,786.65
Restored by revived policies.....	218,299.00
Profit on sale of maturity of larger assets.....	427,367.69
Realized from sale of bonds and other securities.....	296,198.07
For in balance sheet, December 31, 1904.....	86,737.02
Doubtful debts recovered.....	1,001,532.23
Total.....	\$102,930,532.53

DISBURSEMENTS.	
Amount of losses paid.....	\$30,522,068.66
Amount of annuity payments paid.....	1,311,497.45
Amount paid for surrenders.....	7,614,898.33
Amount paid for dividends.....	6,147,528.58
Amount paid for claims on supplementary contracts not involving life contingencies.....	129,322.21
Commissions paid to agents.....	1,601,532.23
Office expenses, taxes, legal expenses, advertising, telephone, postage, equipment account and all other miscellaneous expense.....	10,098,007.37
Total.....	\$59,236,113.42

Bonds, book value (the company does not take credit in its balance sheet for the excess of the total market value of securities over their book or cost value, which excess amounts to \$4,445,422.18).....	\$4,445,422.18
Real estate, unencumbered, market value.....	14,021,833.42
Loans secured by first mortgage on real estate.....	15,588,544.21
Loans secured by second mortgage on real estate.....	1,125,542.00
Loans on company's policies, assigned as collateral.....	45,406,859.49
Premiums on policies in force.....	3,652,311.12
Loans secured by bonds and other securities.....	2,833,943.81
Interest due and accrued.....	1,582,322.80
Rents due and accrued.....	8,327,151.73
Uncollected and deferred.....	1,500,000.00
Due from other companies for losses or claims on policies of this company reinsured.....	1,500,000.00
Carried out at market value—Total.....	\$135,830,330.33

Amount of losses unpaid or adjusted and not due, \$1,174,572.18; re-estimated, \$130,469.31; reported and no profits received, \$1,833,000.71.....	\$5,138,551.23
Amount of matured endowments due and unpaid (not presented).....	12,591,912.32
Amount of annuities not presented.....	125,001.92
Net present value of all the outstanding policies, and additions thereto, in force on the 31st day of December, 1905, as computed by the Insurance Department of the State of New York on the basis of the American Experience Table of Mortality with 3 per cent. interest.....	1,875,052,200.00
Additional reserve on policies which the company voluntarily sets aside in excess of the State's requirements.....	\$7,086,412.00
Reserve to provide dividends payable to policyholders in 1906 and thereafter, as the periods mature.....	23,190,487.00
To holders of 20-year Period Policies and longer.....	2,134,418.00
To holders of 15-year Period Policies.....	3,314,418.00
To holders of 10-year Period Policies.....	3,314,418.00
To holders of 5-year Period Policies.....	4,176,643.00
To holders of Annual Dividend Policies.....	5,646,643.00
Reserve for other contingencies.....	5,646,643.00
Total additional reserves.....	\$2,535,424.32
Amount of other liabilities, viz.: Dividends due policyholders.....	28,400.16
Premium and policy loan interest paid in advance.....	1,940,098.50
Present value of contracts not yet due on supplementary contracts not involving life contingencies computed by the company, and other liabilities.....	2,165,682.00
Total.....	\$135,620,359.94

BUSINESS IN VIRGINIA DURING 1906.

No.	Amount.
Number and amount of policies in force December 31, 1904.....	94,145 \$17,335,000.00
Number and amount of policies issued during the year 1905.....	19,047 \$14,900,827.00
Deduct total.....	16,989 \$3,029,572.00
1906.....	690 \$1,497,329.00
Total number and amount of policies in force at end of year 1906.....	9,990 \$18,623,243.00
Amount of losses and claims on policies unpaid December 31, 1904.....	3 \$17,000.00
Amount of losses and claims on policies incurred during the year 1905.....	88 \$107,338.61
Total.....	95 \$124,338.61
Amount of losses and claims on policies paid during the year 1905.....	93 \$218,818.00
Losses and claims unpaid December 31, 1905.....	3 \$1,150.71

Amount of assessments, premiums, dues and fees collected or secured in Virginia during the year 1905 in cash and in kind or credited to the company..... \$620,090.37
Losses, dividends, commissions, or other expenses..... \$1,150.71
(Signed) ALEXANDER E. ORR, President.
(Signed) SEYMOUR M. BALLARD, Secretary.

State of New York, city of New York—ss:
Sworn to, January 30, 1906, before
JOHN E. MOONEY, Notary Public.

A complete detailed statement of company's business and financial condition is published in booklet form, which will be mailed any one upon request.

S. P. WILEY, Agency Director, Richmond Branch.
W. B. FREEMAN & SON, General Agents.
Top Floor, Mutual Building.

and confirm the resolve with each of us to aid in every possible way our glorious state along the pathways of progress, growth and development.

I am resolved now to take that solemn oath to serve faithfully and fearlessly the people of this Commonwealth and consecrate myself to their welfare and interest.

PEOPLE PLEASED.

Favorable Comments on Address.
Ex-Governor Tyler Talks.

Wide and favorable were the comments heard last night upon the inaugural address of Governor Swanson. Former Governor J. Hoge Tyler of Pulaski, discussed the paper as follows, when seen at Murphy's: "Excellent, rich in practical thoughts, gracefully and eloquently delivered; it evidenced well-grounded views in regard to State matters. About the only thing he said with which I did not concur, was his good road views. I am opposed to State aid for road improvements. It would lead to embarrasments and perhaps bankruptcy. Let each county or municipal district take care of its own roads. The innovation of having automobiles, bicycles monopolizing, or using the public highways is not popular with the country people. They are opposed to being taxed for road purposes when they cannot enjoy full use of them in perfect safety. It might be advisable to use jail and convict labor, under \$400

control, but beyond this I don't think the State should go."

Observe Candlemas Day.

To-day is the Feast of the Purification of the Blessed Virgin, a holy day of devotion in the Catholic Church. The day commemorates the time when, according to the Jewish custom, the Saviour was taken by His mother and St. Joseph to the temple, where a sacrifice of two turtles doves was offered. Masses in the Cathedral will be at 6, 7 and 8 o'clock; in St. Patrick's Church, at 7 o'clock; in St. Mary's Church, at 6, 7 and 8 o'clock; and in Sacred Heart Church, at 8 o'clock.

Painters May Go to Norfolk.

There is much likelihood that the International Association of Master Painters and Decorators will have their next annual convention in Norfolk, to be on hand at the Ter-Centenary. President R. I. Peters, of the association, will go to Birmingham, next week to attend the twenty-second annual convention, and his annual report he will present a request and recommendation to the body that the next convention be held in Norfolk.

Must Be Fresh.

"See here!" exclaimed the husband of the fashionable invalid, "what's the idea of the doctor coming here again to-day?" "My gracious!" the lady exclaimed petulantly, "he has come to leave my fresh medicine. You don't suppose I'd use yesterday's, do you?"

When It Was Dark

By special arrangement with Messrs. G. P. Putnam's Sons, the Sunday Times-Dispatch will publish Guy Thorne's remarkable book as a serial. The first instalment will appear next Sunday. Everybody will read the story with interest.

What Leading Papers Say About It:

"Throughout intensely interesting and dramatic."—N. Y. Times.
"For daring plot and originality of treatment, the novel has not been surpassed of recent years."—Newark News.
"One of the most amazing and daring in its conception and treatment that has ever been published."—St. Paul Dispatch.
"A novel worth talking about. . . . Its style has the precise chiseled property which denotes a high intellect."—Brooklyn Eagle.
"Because of the daring originality of its main idea, it must rank as one of the season's notable romances."—N. Y. World.

"A strange and dreadful and tremendous story."—N. Y. Sun.
"A remarkable book of unusual power."—London Outlook.
"A powerful and absorbing story, vigorous alike in thought and writing."—Yorks Post.
"A remarkable book, carried out with splendid audacity and with great skill in narration."—St. James Gazette.
"Daring and strikingly original; told with much dramatic force."—Cheffeld-Telegraph.
"When 'It Was Dark' proposes the overthrow of Christ's Godhood. Would chaos come again? Worldwide mischief befalls, according to this unusual religious novel."—Record-Herald.